

Kiwi Holiday
Insurance

International Medical Only



Your travel insurance policy document

Effective from 1 December 2025

Contents

A handy checklist for you

> [See page 4](#)

A

Your adventure starts here

> [See page 6](#)

B

How we cover pre-existing medical conditions

> [See page 21](#)

C

How we cover pregnancy

> [See page 29](#)

D

What is and isn't covered

> [See page 31](#)

E

General exclusions – things we never cover

> [See page 40](#)

F

Definitions – words with specific meanings

> [See page 49](#)

Kiwi Holiday Insurance

Welcome to Kiwi Holiday Insurance. This document explains what your *policy* covers, the limits to that cover, the terms and conditions of your *policy*, and your responsibilities.

Kiwi Holiday Insurance Limited (Kiwi Holiday Insurance) is the distributor of this *policy*, underwritten by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (“SCTI” “Southern Cross” or “Southern Cross Travel Insurance”).

SCTI’s financial strength rating is A (Strong)

Standard & Poor’s (Australia) Pty Ltd has given Southern Cross Benefits Limited an A (Strong) financial strength rating.

The rating scale is:

- AAA (Extremely Strong);
- AA (Very Strong);
- A (Strong);
- BBB (Good);
- BB (Marginal);
- B (Weak);
- CCC (Very Weak);
- CC (Extremely Weak);
- SD or D (Selective Default or Default);
- R (Regulatory Supervision); and
- NR (Not Rated).

Ratings from ‘AA’ to ‘CCC’ may be modified with a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor’s (Australia) Pty Ltd is an approved agency under the Insurance (Prudential Supervision) Act 2010.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

A handy checklist for you

If you have questions about how to apply, your cover, or how to claim



Get in touch with Kiwi Holiday Insurance by phone or email

Phone from New Zealand: **0800 101 007** or **09 281 5581**

Phone from overseas: **+64 9 281 5581**

Email: sales@kiwiholidayinsurance.co.nz

> We record all customer calls. This helps us with staff training and if we need to check the details of any calls.

Before you buy

Make sure it's safe to travel to your destination

You need to check two things to make sure it's safe to travel at the time you purchase your *policy*:

- check your destinations on www.safetravel.govt.nz. If a destination has a travel advisory of 'Do not travel' or 'Avoid non-essential travel', your cover will be affected; and
- check if the destinations you're visiting have been in the news. If you book travel to somewhere that's been in the news for things that have already happened like *natural events*, your *policy* may not cover you.

> See '[Make sure it's safe to travel](#)', page 19.

Before you go

How to buy a policy

Please contact your travel agent or travel broker. Alternatively you can buy a *policy* online at www.kiwiholidayinsurance.co.nz or contact Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581**.

Double-check the information in your policy documents

With so much to plan, it can be easy to overlook mistakes.

We recommend you double check:

- your latest *Certificate of Insurance*, including your medical assessment; and
- any special conditions we may have sent you (including any *Endorsement to your policy*) before your *journey*.

Make sure it's safe to travel to your destinations

You need to check two things before you start your *journey*:

- check your destinations again on www.safetravel.govt.nz. If a destination has a travel advisory of 'Do not travel' or 'Avoid non-essential travel', your cover will be affected; and
- check again to see if the places you're visiting have been in the news. If you travel to somewhere that's been in the news for things that have already happened, your *policy* may not cover you.

> See ['Make sure it's safe to travel', page 19](#).

Tell us about any health changes

Tell us if the health of anyone listed on your *Certificate of Insurance* changes – no matter how big or small the change – so that we can tell you whether we'll offer you cover for the health changes.

> See ['Tell us about changes to your health', page 19](#).

Make sure you have your policy details handy

You may need to check your *policy* or tell us your *policy* number while you're away. To help you do this, you could:

- take a printout of your *policy* with you;
- keep the email we sent you that includes your *policy* information; and
- text yourself the *policy* number and the *Emergency Assistance* number: **+64 3 962 1685**.

While you're away

If you are admitted to hospital, need surgery, or need medical treatment you expect to cost over \$2,000

You or someone acting on your behalf must ask *Emergency Assistance* for prior approval.

Phone: **+64 3 962 1685** (open 24 hours a day, 7 days a week).

If you need minor medical attention expected to cost under \$2,000

If treatment is minor, pay the medical provider then make a claim for assessment.

> **Remember – keep all receipts and any medical or dental notes.**

A.

Your adventure starts here

Your *policy* is a contract of insurance between you and us that consists of all the following:

- this *policy* wording;
- your latest *Certificate of Insurance*;
- your medical assessment; and
- any special terms and conditions we've sent you, including any *Endorsement to your policy*, that confirm any addition to or variation of your *policy*.

Read this policy carefully – check it's right for you

Make sure you read your whole *policy* so you can travel with peace of mind. As with all insurance contracts, there are limits to your cover. In particular, please make sure you understand:

- who can get cover on [page 7](#);
- what your *policy* covers on [page 7](#);
- the limits to your cover, and the terms and conditions, on [page 8](#);
- your responsibilities on [page 15](#);
- the general exclusions on [page 40](#); and
- the losses we don't cover under each section.

We've designed this *policy* to cover you when you're travelling overseas on an international *journey* for any of the following reasons:

- a holiday;
- a visit to friends and family; and/or
- non-manual work, such as working in an office, attending a trade fair at a conference centre, or going to a training course or business meeting.

If you have any questions, call Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581**.

This *policy* is designed to provide cover for unexpected medical emergencies. It is not comprehensive insurance and doesn't cover you for things like cancellation, delays, or baggage loss. For comprehensive cover, please see our website:

www.kiwiholidayinsurance.co.nz.

Some words in this policy have specific meanings

If a word or phrase is in italics, it has a specific meaning.

In addition to the words in italics, the following words also have specific meanings:

- 'we', 'us', and 'our' refers to Southern Cross Travel Insurance; and
- 'you', 'your', and 'yourself' means the insured people named on your *Certificate of Insurance*.

To improve the readability of this document, these words have not been put in italics.

> You can find the specific meanings of other defined words under ['F. Definitions – words with specific meanings', page 49](#).

Headings in this document don't affect your cover

The headings in this document are to help you find relevant information. They don't affect the meaning or interpretation of any cover under this *policy*.

We use examples to help explain parts of your cover.

When we use an example in this *policy*, it is to help you understand a particular concept, or how particular parts of your cover work. Other terms and conditions may apply when you make a claim, and the examples don't make up all the situations that may apply.

Who can get cover under this policy

You can only get cover under this *policy* if you meet all the criteria below:

- you live in New Zealand permanently;
- you're eligible for funding for all public health and disability services in New Zealand;
- you're travelling on your *journey* to a destination outside of New Zealand;
- you haven't been refused cover, had an insurance claim declined, or had an insurance policy cancelled or voided, because of fraud;
- you will return to New Zealand after finishing your *journey*; and
- you have access to an email address so we can contact you about your *policy*.

When you buy this *policy*, you confirm that you meet these criteria at the *date your insurance starts*, and will keep meeting the criteria until the *date your insurance ends*.

If you don't meet all these criteria at the *date your insurance starts*, we treat your *policy* as void from that date, and don't cover any claims.

You must meet all the criteria for the entire *period of insurance*. If you stop meeting any of the criteria at any time, your *policy* will immediately end. From that date, we have no liability for any further claims, costs, or losses.

What your policy covers

Your *policy* covers a range of losses that are caused by *unexpected events*. See the table on [page 9](#) for a summary of those losses.

An *unexpected event* is something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

Examples of events that are not unexpected include events that you are aware of before the *date your insurance starts*. For example, a cast on your leg that needs to be removed while you are on your *journey* (even if you have declared this to us).



This policy doesn't cover any of the following

- riding a moped or motorbike including as a passenger;
- skiing or snowboarding; or
- medical treatment on, evacuation or repatriation from, a cruise ship.

A summary of your cover

The table on the next page summarises the losses this *policy* covers – use it to help you decide if this *policy* is right for you. But it's just a summary, so you'll need to read the rest of this document to understand what you are – and are not – covered for.

All amounts in this *policy* are in New Zealand dollars and include Goods and Services Tax (GST) and other duties.



This policy doesn't cover cancellation or changes to your journey

This *policy* doesn't cover cancellation costs or changes to your *journey*, even if those costs are related to a medical event or an accident.



Points to note before you read this table

An excess is the first part of the claim for which you are responsible.

> **Learn more on [page 10](#).**




We base age-related benefits on your age at the *date your insurance starts*.

Conditions, exclusions, limits and sub-limits apply.

You're covered for COVID-19

This *policy* includes cover for *unexpected events* relating to COVID-19. The relevant benefits and sub-limits of the *policy* apply and your claim must meet the conditions of cover for the benefit you're claiming.

Benefits and sub-limits

		Maximum cover	Excess
	D.1		
Benefit	Medical and evacuation	Unlimited	✓
Sub-limit	D.1.1 Directly or indirectly related to terrorism	\$100,000 for each person	✓
	D.1.2 Emergency dental treatment	\$2,000 for each person	✓
	D.1.3 Cash allowance while in hospital (after 3 consecutive days)	\$100 for each complete day \$3,000 for each person	✓
	D.1.4 Accompanying person (if you're in hospital for more than 10 consecutive days and travelling alone)	Unlimited for each person	✓
	D.1.5 Funeral expenses or return of mortal remains	\$15,000 for each deceased person	✗
	D.2		
Benefit	Personal accident	\$25,000 (16-80 years) for each deceased person	✗
	D.3		
Benefit	Personal liability	\$1,000,000 for each person	✗

Check you're not already covered under another policy

Cover under this *policy* is provided as excess cover over and above any other cover or benefit which you are able to access.

You must claim any monies payable under this *policy* from any statutory fund, compensation scheme, transport accident compensation scheme or other insurance if you are entitled to do so. The *policy* will only cover any remaining amount once the benefits from these sources have been exhausted or that is not covered by these sources.

We recommend that you review any other insurance policies or sources you may be entitled to access before you add extra cover to this *policy*. This applies to any section you claim under in this *policy*.

Choose the destinations you're travelling to

When you buy your *policy*, you must tell us which destinations you want to cover – including any transit stops where you'll be spending more than 48 hours. You don't have to list transit stops when they're less than 48 hours – you're automatically covered in those destinations.

We won't cover you for events in any destination that isn't listed on your *Certificate of Insurance*, unless you are spending less than 48 hours in that destination.

You can change the destinations you have cover for before you set off on your *journey*. However, once you've departed on your *journey*, you can only add new destinations.

Some destinations may be free to add cover for. We may charge an additional premium for other destinations.

To change the destinations you have cover for, or if you're unsure which destinations you'll be travelling to, please call Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581** or email: sales@kiwiholidayinsurance.co.nz.

Choose your excess

An excess is the first part of the claim, for which you are responsible. If an excess applies to a claim, we subtract that excess from the amount we pay.

When you apply for your *policy*, you can choose whether to have an excess. Your premium may be higher if you choose to not have an excess.

We only subtract one excess for each *unexpected event*. So, if an *unexpected event* means you need to claim under more than one section of this *policy*, we only subtract one excess. However, if more than one *unexpected event* affects you, we subtract an excess for each event.

You won't pay an excess on the following benefits:

- 'D.1.5 Funeral expenses or returning mortal remains' (page 36);
- 'D.2 Personal accident' (page 37);
- 'D.2.1 Loss of life' (page 37); or
- 'D.3 Personal liability' (page 38).

How we work out what you need to pay for your policy

Your premium is the amount you must pay for your *policy*. We tell you how much your premium is when you apply for your *policy*. We base the premium on several things, including:

- the number of adults, children, and *non-dependent children* you want cover for, and how old they are;
- which destinations you're travelling to;
- how long you want cover for;
- what excess you've selected; and
- whether you've added cover for any *pre-existing medical conditions* (see [page 21](#)).

Your premium includes government duties and taxes, including Goods and Services Tax (GST), if applicable.

Your premium includes cover for your dependent children

Your premium covers your *dependent children* while they are with you on your *journey*.

A *dependent child* can be any of your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance starts* and are not in full-time employment.

This *policy* may automatically cover their *pre-existing medical conditions* (see [page 21](#)).

If your *dependent child's* condition is not automatically covered you may need to pay an extra premium.

You'll need to pay a premium for non-dependent children

We charge a premium for any children travelling who aren't *dependent children*. Examples of *non-dependent children* include children who aren't related to any of the adults your *policy* covers, such as your child's friend. Children travelling without any adults are *non-dependent children* and we charge them a premium.

How cover applies to the people on your journey

This cover applies separately to each person listed on your *Certificate of Insurance*.

The maximum cover under each benefit is for each person.

If there's more than one person, all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people. However, if multiple claims arise from one event, we only apply any applicable excess once.

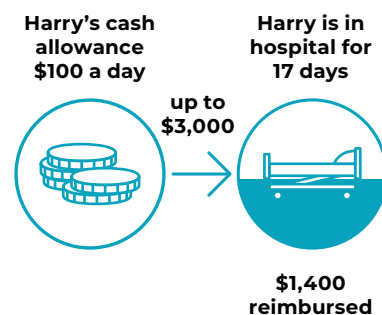
> You can find the limits for your *policy* in the table on [page 9](#).

Example of how all benefits, limits, conditions, and exclusions are as if we issued a separate policy

Harry, George, Katie and Charlotte are four adults travelling together on holiday. Harry buys an International Medical Only policy to cover all four of them on their *journey* and selects the \$0 excess option.

Harry falls ill on the *journey* and spends 17 days in hospital. We give Harry a cash allowance of \$100 a day for each day he is in hospital, after the 3 day stand down. This means he receives \$1,400.

George, Katie and Charlotte cannot claim for the cash allowance as they are not in hospital. This is because all benefits, limits, conditions, and exclusions are as if we issued a separate *policy* to each of those people.



Select your travel dates

You select the dates you will depart and return to New Zealand.

The *journey*, including any policy extension we agree to, can't be longer than 12 months in total from the *date your journey starts*.

We may decide to offer you different cover, or refuse cover

When you apply for your *policy*, we can decide how and when to offer cover. We may decide to not offer you cover, or to offer you cover on different terms and conditions – even if you've had a *policy* with us before.

We may send you special terms and conditions in any of the following:

- your *Certificate of Insurance*;
- your medical assessment; and/or
- any *Endorsement to your policy*.

If we do send you special terms and conditions, your cover will be determined by both:

- the terms and conditions in this *policy*; and
- the special terms and conditions we send you.

We email your policy documents when we accept your application

If we accept your application, we send you an email that confirms your cover. The email will include:

- a copy of this *policy*;
- your *Certificate of Insurance*, which sets out details of your *policy* and cover;
- your medical assessment, which sets out details of your medical cover and your answers to the medical questions; and
- any special conditions that apply to your *policy* (including any *Endorsement to your policy*).

These documents form your insurance contract.

We usually contact you by email

We send emails to the main policyholder using the email address you give us. We use email to send you any important documents. If you don't want to share these documents with the main policyholder, you'll need to buy a separate *policy*.

When we make decisions and set timeframes, we use the dates we send in an email rather than the date it was delivered or received.

If you don't receive an email you're expecting, please check your junk mail first, then contact us.

If you're the main policyholder

If you're the main policyholder, you're responsible for:

- passing on any information we send you to the people named on your *Certificate of Insurance*; and
- any information you give us about people named on your *Certificate of Insurance*.

For our records, if we contact the main policyholder, we've contacted everyone named on your *Certificate of Insurance*.

We keep your information private

Both Southern Cross Travel Insurance and Kiwi Holiday Insurance collect, hold, use and disclose your personal information to perform their obligations and duties in their respective roles as insurer and distributor. You can find out more about when and how each of us collects, holds, uses and discloses your personal information by viewing our privacy statements at www.kiwiholidayinsurance.co.nz/kiwi/privacystatement and www.scti.co.nz/about/privacy-statement, respectively.

For example, we use your personal information to:

- decide whether we can cover you;
- decide how much you should pay for cover; and
- process any claims.

We won't rent or sell your personal information to other companies.

If you would like to access or correct your personal information, please email us at: sales@kiwiholidayinsurance.co.nz or info@scti.co.nz.

You can cancel your policy

If you cancel your *policy*, you can get a refund if you meet all the criteria below:

- you tell us you want to cancel your *policy*;
- you haven't started your *journey* (you can't cancel your *policy* after the *date your journey starts*); and
- you haven't made a claim, and don't intend to make a claim.

Tell us you want to cancel by calling Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581** or emailing: sales@kiwiholidayinsurance.co.nz.

When your cover starts and stops

When you buy your *policy*, you select the dates relevant to your cover.

Cover kicks in when you start your journey

Cover under your *policy* starts when you start your *journey*.

When cover for your journey ends

Cover under your *policy* ends on the date specified on your *Certificate of Insurance*, or when you return back to New Zealand, whichever is earlier.

For example, if you return to New Zealand early, cover stops at the date and time you arrive back in New Zealand. If you stay overseas longer, your cover stops on the date specified on your *Certificate of Insurance* as the *date your journey ends*.



Point to note

If you change your plans, and stay overseas longer, you need to let us know.

When we will – and won't – extend your cover

This part of the *policy* explains the circumstances where we can extend your *policy*.

We can extend your cover at no charge if an unexpected event means you can't return home

If an *unexpected event* that we cover stops you from returning to New Zealand, we can extend your cover at no charge if you call Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581** or email: sales@kiwiholidayinsurance.co.nz.

When you make contact, we'll tell you when your extended cover will end. This will form part of your insurance contract.

To keep getting cover, you must go along with any arrangements we make to get you back to New Zealand. For medical events, this means that you must return to New Zealand once we, or our medical team, say you're fine to travel.

Your cover stops if you decide to continue your *journey* or don't follow our arrangements.

> See ['Tell us about changes to your health', page 19](#).

You can ask us to extend your cover for an extra charge

You can ask us to extend your cover only if you meet all the criteria below:

- you are still overseas;
- you haven't reached the *date your insurance ends*; and
- your length of cover (including the extension) is no more than 12 months.

If we agree to extend your cover, you'll need to pay an extra premium. We won't extend your *policy* if your insurance has already ended.

Tell us if you need to extend your cover by calling Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581** or emailing: sales@kiwiholidayinsurance.co.nz.

Extensions won't cover unexpected events that have already happened

If we offer to extend your cover for an extra premium, the extension won't cover any *unexpected events* that happened during the original period we were covering you.

Making other changes to your policy

You can ask us to change your *policy*. We decide whether to make any changes you ask for.

If we agree to make a change, we'll:

- tell you if you need to pay an extra premium;
- tell you if we need to revise your *policy* or send you a new one; and
- email you to confirm the change and include your changed or new insurance documents.

The changes only take effect when we have sent the email confirming the change and we've received any extra premium.

If you return to New Zealand early, we won't shorten your *policy* or refund any premium.

Your responsibilities

As a condition of your cover, you must meet the following responsibilities. These responsibilities apply to all sections of this *policy*.

You must be reasonably careful

We expect you to take reasonable care to avoid or minimise a loss.

Give us accurate and complete information

You must be honest and fair with us. All the information we get from you, or anyone acting on your behalf, about this *policy* and any claim must be honest, accurate and complete.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities above, we may:

- refuse to issue a *policy*;
- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy*;
- void this *policy* – this means treating your *policy* as though it never existed; and
- we may refuse to insure you in the future.

If we decide to cancel your *policy*:

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email;
- we may keep the premium you've paid for the *policy*; and
- we may refuse to insure you in the future.

If we decide to void your *policy*:

- we'll do it by email;
- we'll treat the *policy* as if it had never existed, and won't cover you or anyone listed on your *Certificate of Insurance*;
- we'll return the premium you paid for the *policy*;
- you'll have to refund any amount we've already paid you for claims, if we ask; and
- we may refuse to insure you in the future.

Claiming and the claims process

It's stressful when things go wrong on a *journey*, so we've made it as straightforward as possible to make a claim. It's important that you tell us as soon as you become aware of any circumstances that may result in a claim.

Making your claim

You can make a claim online at: www.kiwiholidayinsurance.co.nz. Follow the prompts and upload your supporting documents. To avoid delays, make sure you have your supporting documents ready.

When you make your claim, we may ask you to complete an authorisation form. You must complete this form and return to us before we can assess your claim.

If you have any questions about making a claim, call Southern Cross Travel Insurance on **0800 531 613** or email at: claims@scti.co.nz.

You have responsibilities at claim time

You're responsible for doing certain things described in this section before and after you claim, and after we accept your claim. These responsibilities apply to any section you claim under.

Before you claim

You must do all the following before you make a claim.

Tell us as soon as possible

Make a claim as soon as possible.

Prevent any further loss

You must take all reasonable steps to prevent further loss or liability. For example, you would not be taking all reasonable steps to prevent further loss if you:

- received medical treatment in a private hospital in a country where you could have received free or subsidised medical treatment under the public health system; and
- discharged yourself from hospital and suffered a more serious medical event.

Get written reports for medical events

For minor medical events, you pay the costs yourself and submit a claim for assessment. Get a medical report from your medical professional and a copy of any prescriptions you're given. You'll need to submit these with your claim along with your receipts for the payments.

For major medical events, we'll work with you or the hospital to get the information we need to decide cover, so it's important that you call *Emergency Assistance* as soon as you can on **+64 3 962 1685**.

Claim refunds, credits, payments, or compensation from anyone else, if you can

You must seek refunds, credits, payments, or compensation from other parties for the loss you're claiming.

If we accept your claim, we'll pay the difference between your cover and any other refunds, credits, payments, or compensation you've received.

Both of the following must apply:

- you've got any other refunds, credits, payments, or compensation for the loss; and
- your claims against anyone else have been decided.

We will ask you to prove that you can't get a refund, credits, payments, or compensation for any costs you're claiming.

If you have other insurance, we won't pay your claim.

Preserve anything that is part of the claim

Don't destroy, dispose of or have repaired anything that is or could be part of the claim.

Once you have claimed

You must do all the following once you've made a claim.

Follow our instructions

Do what we ask you to do and give us the information and help that we need. We may decide to not pay your claim if you don't do what we, or *Emergency Assistance*, ask you to do.

Provide us with proof to support your claim

Send us proof to support your claim. Each benefit requires specific evidence that's needed to prove your claim. You'll need to refer to the benefit you're claiming under to understand what you need to send to us.

Give us necessary documents and authority to act

Give us all necessary documents and authority so that we can deal with your claim. For a claim under '[D.3 Personal liability](#)' (page 38), you must let us take over, and conduct in your name, the defence or settlement of any claim, and give us full discretion in the handling of any legal proceedings.

If someone is claiming against you, refer them to us

If someone is making a claim against you, don't admit any liability. Instead, let us know about the situation and follow our advice.

Once we've accepted your claim

You must do all the following once we've accepted your claim.

Help us recover money from someone else, if we ask

We have the right to take action to get money back from a person or company that caused a loss you've claimed for under your *policy*.

We'll pay for any action and may:

- act in your name to get money back from other parties;
- take over defending an action that other parties are carrying out against you; and/or
- defend and settle any claim against you.

You must not start any action against other parties without our written permission. 'Action' includes incurring expenses and negotiating, paying, settling, or agreeing on compensation.

You must help us by:

- answering our questions and giving us any information we ask for; and
- cooperating with us and anyone else we appoint to help us recover the money.

What we can do if you don't meet your responsibilities

If you don't meet the responsibilities under this section 'You have responsibilities at claim time', we may:

- decline any claim;
- reduce our liability for any claim;
- recover any amount we've already paid you for claims;
- cancel this *policy*; and/or
- refuse to insure you in the future.

If we cancel your *policy*:

- we'll do it by email;
- we won't cover you or anyone listed on your *Certificate of Insurance* from the cancellation date in the email;
- we may keep the premium you've paid for the *policy*; and
- we may refuse to insure you in the future.

Some advice before you go

Make sure it's safe to travel

You must make sure it's still safe to travel to your destinations by checking for travel advisories on the SafeTravel website www.safetravel.govt.nz.

Your *policy* may be affected if the travel advisory on the SafeTravel website is 'Do not travel' or 'Avoid non-essential travel'.

You need to check this when you buy your insurance, again before you start your *journey*, and before leaving for each new destination.

The table below shows how travel advisories affect your *policy*.

Type of travel advisory	Effect on your policy
A travel advisory that affects just part of a country	You won't be covered for events in that part of the country that relate to that travel advisory.
A travel advisory that affects the whole country	You won't be covered for events anywhere in that country that relate to that travel advisory.

Multiple travel advisories may apply to a country. For example, Ministry of Foreign Affairs and Trade (MFAT) may issue an entire country with a travel advisory because of threats of *terrorism*. In addition, a city in that country may be experiencing civil riots which results in MFAT issuing a partial travel advisory to that specific area.

Your cover may be impacted if you buy your *policy*, then your destination is given a travel advisory before you leave for that destination, including if you are already overseas at the time the travel advisory is issued.

To find out how you are covered if a travel advisory changes for a destination on your *journey*, call Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581**.

Tell us about changes to your health

This *policy* doesn't automatically cover *changes to your health* after the *date your insurance starts*. However, if you contact us to complete a medical assessment, we may be able to offer you cover for these changes.

Contact us if you want to make a complaint

If you're unhappy with any part of your insurance, or the service provided by Southern Cross Travel Insurance or its distributor Kiwi Holiday Insurance, please let us know. We take complaints seriously and do our best to resolve them.

You can call us on **0800 531 613**, or email us at: **feedback@scti.co.nz**. If we can't resolve your problem after you first contact us, we'll ask you to follow our internal complaint process at: **www.scti.co.nz/complaints**.

If you're not satisfied with the result of your complaint, you can take it to the independent Insurance & Financial Services Ombudsman Scheme. You can find out more about the Ombudsman Scheme at: **www.ifso.nz**.

We have a vulnerable customer policy

You can access our vulnerable customer statement on our website at: **www.scti.co.nz/vulnerable**.

New Zealand law applies

Any legal disputes about this *policy* will be decided under New Zealand law.

B.

How we cover pre-existing medical conditions

This section applies to any claim under this *policy*. It explains how and when we can cover:

- *illnesses, injuries, and health symptoms* that you knew about when you applied for your *policy* – we call these *pre-existing medical conditions*;
- changes to your *pre-existing medical conditions* after you buy your *policy*; and
- any new *illness, injury, or health symptom* that you discover after the *date your insurance starts* and before the *date your journey starts*.

> **The terms and conditions in this section apply when you a make claim under 'D. What is and isn't covered' (see page 31).**

Pre-existing medical conditions



We may be able to cover you for pre-existing medical conditions

We may be able to cover your *pre-existing medical conditions* in one of two ways:

- we may be able to automatically cover your *pre-existing medical conditions*. To understand what *pre-existing medical conditions* we automatically cover and conditions that apply, see our [‘List of automatically covered pre-existing medical conditions’](#) (page 25); or
- we may still be able to cover a *pre-existing medical condition* that’s not on our [‘List of automatically covered pre-existing medical conditions’](#) (page 25), if you complete a medical assessment.



We won’t cover undiagnosed pre-existing medical conditions at all

We won’t cover undiagnosed *pre-existing medical conditions*. For example, if you’re experiencing stomach pains but the medical professionals don’t know why, or you’re awaiting test results, we won’t cover those symptoms.

What we consider a pre-existing medical condition

A *pre-existing medical condition* is any *illness, injury, or health symptom* to which all the following apply:

- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- in the three years before the *date your insurance starts*, any of the following applied;
 - you sought or received medical help;
 - someone recommended you seek or receive medical help;
 - a reasonable person would have sought or received medical help; and/or
 - you were waiting for medical help.

In this definition, ‘medical help’ means any of the following:

- advice from a health professional;
- tests, investigations, or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication.

An *illness, injury or health symptom* doesn’t need a confirmed medical diagnosis to count as a *pre-existing medical condition*.

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the three years before the *date your insurance starts*, we consider these complications to be *pre-existing medical conditions*.

If you experience those same complications, we won't automatically cover you, so if you want cover, you should apply by completing a medical assessment.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

Changes to health



We don't automatically cover changes to your health



We won't cover undiagnosed changes to your health at all

We won't cover undiagnosed *changes to your health*. For example, if you're experiencing stomach pains but the medical professionals don't know why, or you're awaiting test results, we won't cover those symptoms.

What we consider to be changes to health

A *change to your health* before you travel is any new *illness, injury or health symptom*, or change to a *covered condition*, to which all of the following apply:

- it occurs between the *date your insurance starts* and the *date your journey starts*; and
- you were aware of the new *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it;
- any of the following apply:
 - you seek or receive medical help;
 - someone recommends you seek or receive medical help;
 - a reasonable person would seek or receive medical help; and/or
 - you are waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
- tests, investigations or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication.

A new *illness, injury or health symptom*, or change to a *covered condition* doesn't need a confirmed medical diagnosis to count as a *change to your health*.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

We may be able to cover you for changes to your health before you travel

If you contact us, we may be able to offer you cover for these *changes to your health*. These changes may be covered under 'List of automatically covered pre-existing medical conditions' (page 25), or we may ask you to complete a medical assessment.

Before you travel, we recommend getting your *doctor* to check for any new health conditions or symptoms you or anyone travelling may have. If your *doctor* tells you of any new *illness, injury, health symptom*, or change to a *covered condition* before the *date your journey starts*, contact us to see if we can offer cover.

How to apply to cover your pre-existing medical condition, or changes to your health, under section D

First, check to see if your *pre-existing medical condition* or *changes to your health* are on our 'List of automatically covered pre-existing medical conditions' (page 25), and if you meet our criteria for cover.

If not, you can still apply for cover. To apply, you must both:

- complete the medical assessment when you apply for cover; and
- tell us about all your *pre-existing medical conditions* or *changes to your health* when you complete the medical assessment.

We need to know the name of the health condition or *health symptom* of your *pre-existing medical condition* or *changes to your health* when you apply. If you're unsure, check with your *doctor* first. If you don't tell us about all your *pre-existing medical condition* or *changes to your health* it could affect your cover when you submit a claim.

You must tell us about all your pre-existing medical conditions or changes to your health, outside our list of automatically covered conditions

If you choose to tell us about one *pre-existing medical condition* or *change to your health* that doesn't meet our criteria of cover for our 'List of automatically covered pre-existing medical conditions' (page 25), you must tell us about all your *pre-existing medical conditions* or *changes to your health* that are not automatically covered.

Call us about your pre-existing medical condition or change to your health, if you're unsure

Making sure you have the right cover for your health is important to us. If you have any questions, call Kiwi Holiday Insurance on **0800 101 007** or **09 281 5581**.

You can accept or decline our offer to cover you for a pre-existing medical condition or change to your health

If we offer to cover any of your *pre-existing medical conditions* or *changes to your health* which you tell us about in your medical assessment, you can choose to accept or decline our offer.

If you accept our offer, you may need to pay an extra premium

You may need to pay an extra premium if you accept our offer. When we receive that premium, we send you an email confirming the *pre-existing medical conditions* or *changes to your health* we have agreed to cover. Your medical assessment will list them as *covered conditions*.

If you decline our offer, we won't cover your pre-existing medical conditions

You won't need to pay any extra premium if you decline our offer. We'll send you an email confirming that we're not covering your *pre-existing medical conditions* or *changes to your health*. Your medical assessment will list these as excluded conditions. We won't cover any claims for anything related to your excluded *pre-existing medical conditions* or *changes to your health*.

We may be unable to cover your condition

If you complete a medical assessment and we're unable to cover your *pre-existing medical conditions* or *changes to your health*, we'll send you an email confirming this. Your medical assessment will list those *pre-existing medical conditions* or *change to your health* as excluded conditions.

We won't pay any claims for anything related to your excluded *pre-existing medical conditions* or *changes to your health*.

List of automatically covered pre-existing medical conditions

This *policy* automatically provides cover for *unexpected events* related to certain *pre-existing medical conditions*. The specific *pre-existing medical conditions* that we automatically cover are listed on [page 26](#).

To be eligible for this cover, your *pre-existing medical condition* must meet our criteria of cover at the *date your insurance starts*.

Your claim must meet both:

- the conditions of cover on [page 28](#); and
- the specific conditions under the benefit you're claiming.

We'll pay up to the benefit limit you're claiming.

An excess may apply to this type of claim – it depends on which excess you have selected on your *policy* and which section of the *policy* you're claiming under. Your *Certificate of Insurance* shows the excess that applies.

Covered condition	Criteria for cover
Acne	Refer to conditions of cover
ADHD	Refer to conditions of cover
Allergies	You are not undergoing further treatment such as immunotherapy or desensitisation for your allergy
Asthma	Must not have any other lung disease Haven't been admitted to hospital for your respiratory condition in the last 12 months You are not aged 50 or over when you were <i>diagnosed</i> with this condition You have been a non-smoker for at least 12 months
Bell's Palsy	Refer to conditions of cover
Benign Positional Vertigo	Refer to conditions of cover
Bunions	Refer to conditions of cover
Carpal Tunnel Syndrome	Refer to conditions of cover
Cataracts / Glaucoma	You've already had corrective surgery You have no ongoing complications of this condition
Coeliac Disease	Refer to conditions of cover
Congenital Blindness	Refer to conditions of cover
Congenital Deafness	Refer to conditions of cover
Dry Eye Syndrome	Refer to conditions of cover
Diabetes mellitus (type 1 & type 2)	You have had no other complications in relation to this condition You have not been admitted to the hospital in the last 12 months You have HbA1c level less than 8% (64 mmol/mol) You do not have ischaemic heart disease or hypertension
Ear Grommets (glue ear)	You are not under the care of specialist for this condition
Epilepsy	You have not had any seizures in the last 12 months or undergone surgery in the last 6 months for this condition
Folate Deficiency	Refer to conditions of cover
Gastric Reflux	Your gastric reflux doesn't relate to an underlying diagnosis (e.g. Hernia/Gastric Ulcer)
Goitre	Refer to conditions of cover
Graves' Disease	Refer to conditions of cover
Gout	Refer to conditions of cover
Hiatus Hernia	Refer to conditions of cover

Covered condition	Criteria for cover
Hyperlipidaemia (high blood lipids)	You don't have genetic disorder familial hypercholesterolemia
Hip, Knee or Shoulder Replacement, or Hip Resurfacing	Your replacement surgery was at least 6 weeks ago You had no further postoperative complications related to that surgery You don't need a wheelchair or mobility scooter
Hypercholesterolaemia (high cholesterol)	You don't have genetic disorder familial hypercholesterolemia
Hypertension (high blood pressure)	You don't have genetic disorder familial hypercholesterolemia You do not have ischaemic heart disease or diabetes
Impaired Glucose Tolerance (glucose intolerance, pre-diabetes)	You have not been admitted to the hospital in the last 12 months You have HbA1c level less than 8% (64 mmol/mol)
Insulin resistance	Refer to conditions of cover
Menopause	You also do not have osteoporosis
Migraine	Refer to conditions of cover
Nocturnal Cramps	Refer to conditions of cover
Peptic Ulcer Gastric Ulcer	You haven't had any procedures related to this condition in the last 12 months
Pernicious Anaemia	Refer to conditions of cover
Plantar Fasciitis	Refer to conditions of cover
Raynaud's disease	Refer to conditions of cover
Skin Cancer	Your skin cancer isn't melanoma You've had any lesion developed from skin cancer removed or destroyed You haven't had chemotherapy or radiotherapy for this condition and require no follow up treatment
Sleep Apnoea	Refer to conditions of cover
Stenosing Tenosynovitis (trigger finger)	Refer to conditions of cover
Trigeminal Neuralgia	Refer to conditions of cover
Urinary Incontinence	Refer to conditions of cover
Underactive Thyroid Overactive Thyroid	The cause of your underactive / overactive thyroid wasn't a tumour

**Conditions of cover**

We only cover you if all the following apply:

- all your *pre-existing medical conditions* are on our list of *covered conditions* or we have agreed to offer cover for any other declared *pre-existing medical conditions*;
- your *pre-existing medical condition* has been *stable* for the past 12 months prior to the *start date of insurance*;
- you are not having a *health symptom* investigated relating to any of the *pre-existing medical conditions*; and
- you are not awaiting investigation, surgery, treatment or procedures for any *pre-existing medical conditions*.

**What we won't cover**

We won't cover any of the following:

- any on-going treatment or care;
- any *pre-existing medical condition* not specified in the list of *covered conditions* or any declared *pre-existing medical conditions* we are unable to offer cover for;
- any *pre-existing medical condition* that does not meet our criteria of cover;
- anything excluded under 'What we won't cover' in the benefit you're claiming; and
- anything excluded under 'E. General exclusions – things we never cover' (page 40).



How we cover pregnancy

This section explains how we cover pregnancy under section D.

We cover you for costs or losses related to pregnancy

This *policy* automatically covers pregnancy up until the 24th week of gestation (the first 23 weeks and 6 days). Gestational age is measured in weeks and days from the first day of your last menstrual period or from staging ultrasound. We provide this cover for a single pregnancy, a multiple pregnancy (such as twins or triplets) and a pregnancy through fertility treatment, as long as the pregnancy had no complications before you bought your *policy*.

> For details on how we cover you, see [‘D.1 Cover for medical and evacuation’ \(page 31\)](#).

We will cover the following *medical expenses* related to pregnancy:

- overseas childbirth up until the 24th week (the first 23 weeks and 6 days), and
- neo-natal care of the new-born child up until the date and time you return to New Zealand.

We won't cover any pregnancy after the 24th week of gestation.

We cover common symptoms of pregnancy and pregnancy complications differently

To make it easier to understand our cover, we've split pregnancy conditions into two types:

- common symptoms of pregnancy, and
- pregnancy complications.

We won't cover claims for common symptoms of pregnancy

We don't cover common symptoms of pregnancy. These symptoms include:

- breast tenderness;
- constipation;
- fatigue;
- frequent urination;
- heartburn; and
- nausea (morning sickness).

We treat pregnancy complications as pre-existing medical conditions

If you have had any pregnancy complications in the three years before you bought your *policy*, we consider these complications to be *pre-existing medical conditions*. If you experience those same complications, we won't automatically cover you.

Examples of pregnancy complications include:

- pre-eclampsia;
- recurrent miscarriage (that is, three or more consecutive miscarriages);
- small for date baby; and/or
- postnatal depression.

You can apply for cover for previous pregnancy complications

To apply for cover for pregnancy complications you've had in the last three years, you must do all the following:

- complete the medical assessment when you apply for cover;
- tell us about all your *diagnosed pre-existing medical conditions*; and
- pay any extra premium and have us confirm your cover in writing.

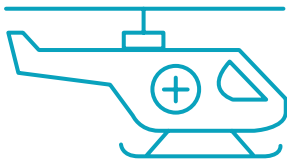
> **For more information about *pre-existing medical conditions*, see [How to apply to cover your pre-existing medical condition, or changes to your health, under section D on page 24](#).**

We won't cover *pre-existing medical conditions* relating to pregnancy unless we agreed to cover them when you applied for this *policy*.

D.

What is and isn't covered

This section explains the details of your *policy*: when you are covered and when you are not.



D.1

Cover for medical and evacuation

This section explains cover for medical treatment and evacuation because of an *unexpected event* on your *journey*.

When you need to check with us before you start medical treatment

You need to let us know about major, but not minor, treatment.

Contact us if you need serious, or expensive medical treatment

You may not be able make a claim if you don't get our approval first. You, or someone acting for you, must contact *Emergency Assistance* as soon as possible if you need serious medical attention.

You must get our approval if you:

- are admitted to hospital;
- need surgery; and
- expect your medical and related expenses to be more than \$2,000.

You don't need to get our approval for minor medical treatment

If you need to see a medical professional or get minor medical treatment that's under \$2,000, you should pay for it and submit a claim for assessment. You can make a claim online at: www.kiwholidayinsurance.co.nz.

Don't forget to keep all receipts, bills, medical reports and any other documents that could support your claim.

We are not responsible for standards of medical care

Some overseas countries may have lower medical standards and services than New Zealand. We are not responsible for the standard of any medical services you get while you are overseas.

D.1.1 Medical and evacuation

We'll cover your actual and reasonable *medical expenses* if you need medical treatment because of an *unexpected event* during your *journey*.

If we have confirmed that your *medical expenses* are covered, and you are deemed medically fit to travel by *Emergency Assistance*, we can pay to:

- repatriate you to New Zealand; and
- evacuate you to another country that we choose for further treatment.

If you need medical evacuation, or repatriation to New Zealand, because of an *unexpected event* during your *journey*, we'll cover:

- your medical evacuation costs if we need to move you to another location for necessary medical treatment; and
- your repatriation costs to bring you back to New Zealand.

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.

Your claim must meet the conditions of cover on [page 33](#).

We subtract an excess from claims we pay under this section.



Conditions of cover

We only cover your claims if you follow any instructions we make to evacuate you to another medical facility or repatriate you to New Zealand. We will only ever ask to do this if we consider that you are medically fit to travel.

We won't cover any further medical treatment after the date and time we would have moved you, if you refuse to be evacuated or repatriated.

The following conditions also apply to all claims under this section:

- you must, in our opinion, be medically fit to travel with or without an upgrade to your *travel arrangements*;
- we'll decide whether to medically evacuate you to another location, or repatriate you to New Zealand. This includes when, where, and how we'll do it;
- if we have to repatriate you to New Zealand, we'll try to use your original return ticket. If we can't re-book the ticket, you must try to get a refund and return it to us. If the refund is more than the cost of returning you to New Zealand, you keep the difference between the cost and the refund; and
- if you don't hold a return ticket to New Zealand, we'll deduct the cost of a one-way fare to New Zealand from any payment made under this section of the *policy*. The cost will be a one-way economy fare from your original carrier for the return route we use, as published on the date we finalise your claim or the date we make your arrangements. You must give us the full itinerary that you got from your transport providers so that we can confirm your flight details with your carrier.



What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- any accommodation or travel expenses;
- specialist consultations, investigations or treatment without a referral from a general practitioner or family *doctor* where referral services are available;
- check-ups or treatment when there were no symptoms, *illness* or *injury* under investigation;
- self-prescribed (over-the-counter) treatments or medications that are available without a prescription;
- preventative treatment (including but not limited to contraception and vaccines);
- fertility treatment;
- *medical expenses* incurred directly or indirectly due to a treatment error by a medical provider;
- medical treatment on, or evacuation or repatriation from, a cruise ship;
- medical treatment in New Zealand; or
- anything excluded under '[E. General exclusions – things we never cover](#)' (page 40).

D.1.2 Emergency dental treatment

We cover you if you require emergency dental treatment because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay up to \$2,000 for each person.

We subtract an excess from claims we pay under this section.



Conditions of cover

We will only cover emergency dental treatment if it is for at least one of the following:

- to relieve sudden and acute dental pain; and/or
- where your natural teeth, replacement teeth or dentures have been damaged during your *journey* as a result of an *injury*.

You must also get a report from the treating dentist that confirms the reason for and details of the emergency dental treatment.



What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- any accommodation or travel expenses;
- check-ups or preventative treatment;
- dental treatment on a cruise ship;
- dental treatment in New Zealand;
- self-prescribed (over-the-counter) treatments or medications that are available without a prescription;
- dental expenses incurred directly or indirectly due to a treatment error by a dental provider; or
- anything excluded under 'E. General exclusions – things we never cover' (page 40).

D.1.3 Cash allowance while in hospital

We'll pay you a cash allowance if you need to stay in hospital for more than 3 consecutive days because of an *unexpected event* during your *journey*.

Your claim must meet the conditions of cover below.

We pay you \$100 for each day you're in hospital. We pay up to \$3,000 for each person.

We subtract an excess from claims we pay under this section.



Conditions of cover

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; or
- your *policy* would cover your medical treatment, but a public health service already covers it.



What we won't cover

We won't cover claims for anything excluded under 'E. General exclusions – things we never cover' (page 40).

D.1.4 Accompanying person

If you're travelling alone and are admitted to hospital for more than 10 consecutive days because of an *unexpected event* during your *journey*, we'll arrange for someone to travel to where you're getting medical treatment. You can choose who comes to you, as long as they're coming from New Zealand.

Your claim must meet the conditions of cover below.

We cover your accompanying person's reasonable costs of travel (a return economy flight and transfers), accommodation, and meals.

We subtract an excess from claims we pay under this section.



Conditions of cover

We only cover you if one of the following applies:

- your *policy* covers your medical treatment; and/or
- your *policy* would cover your medical treatment, but a public health service already covers it.



What we won't cover

We won't cover claims for anything excluded under 'E. General exclusions – things we never cover' (page 40).

D.1.5 Funeral expenses or returning mortal remains

If you die while you're on your *journey*, we'll cover the actual and reasonable cost of the following:

- embalming your body, cremating your body, or both;
- either:
 - a burial in the place where you died (the cost of a casket, a newspaper death notice cost, hearse fees, any compulsory fees for buying and preparing a burial plot); or
 - returning your remains to New Zealand.
- a family member's reasonable costs of travel (a return economy flight and transfers), accommodation, and meals, to help make these arrangements.

Your claim must meet the conditions of cover below.

We pay up to \$15,000 to the estate of the deceased person.

We won't subtract an excess from claims we pay under this section.



Conditions of cover

We don't require evidence that your death was caused by an *unexpected event*, however, we only cover you if someone can give us satisfactory evidence of your death.



What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- a *terminal condition* you knew about before the *date your journey starts*.

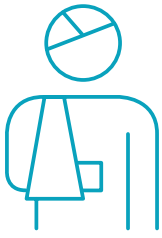
D.1.6 Other losses we won't cover under all benefits in Section D.1



What we won't cover

We won't cover any claims, costs or losses directly or indirectly arising from, related to or associated with the following:

- you, or someone acting for you, didn't contact *Emergency Assistance* and get our approval before you started medical treatment that was likely to cost more than \$2,000;
- you had private medical treatment when public treatment was available, for example under a reciprocal health agreement with New Zealand; or
- childbirth that occurs after the 24th week (i.e. later than 23 weeks and 6 days) and any associated neo-natal care.



D.2 Personal accident

D.2.1 Loss of life

We'll provide a lump sum payment to your estate if you die as a result of an *injury* you suffer whilst on your *journey*.

Your claim must meet the conditions of cover below.

We'll pay your estate \$25,000 for each deceased person.

We won't subtract an excess from claims we pay under the benefit in this section.



Conditions of cover

We only cover you if all the following apply:

- you're between 16 and 80 years old on the *date your insurance starts*;
- you died as a direct result of an *injury* you suffered on your *journey*;
- an *unexpected event* caused the *injury*; and
- your estate gives us a medical report and any other materials or information we reasonably require that prove you died as a direct result of an *injury* you suffered on your *journey*.

We're entitled to arrange a post-mortem examination at our cost.



What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- you dying because of an *illness*, even if the *illness* is a direct result of an *injury* you suffered on your *journey*;
- you dying more than 90 days after the date you were injured; or
- anything excluded under '[E. General exclusions – things we never cover](#)' (page 40).



D.3 Personal liability

We'll cover you for your legal liability to pay damages or compensation to anyone else for *injury* or damage caused by you due to an *unexpected event* during your *journey*. We'll also cover your defence costs if you get our approval first.

Your claims must meet the conditions of cover below.

We will pay up to \$1,000,000 for each person.

We won't subtract an excess from claims we pay under this section.



Conditions of cover

We only cover you if all the following apply:

- you don't admit fault or liability to anyone before you've spoken to us and got our written agreement;
- your legal liability arose from your negligence;
- your negligence caused:
 - physical *injuries* to someone, or someone's death; and
 - loss of, or damage to, someone else's property.



What we won't cover

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following:

- owning, possessing, or using any kind of motor vehicle, scooter, moped, motorbike, trailer, caravan, bicycle, waterborne craft, aircraft, aerial device (including drones) or other mechanically, electrically, or self-propelled vehicle or device;
- owning or occupying land or buildings, unless you're using it as a temporary accommodation;
- firearms;
- any work, occupation, business, profession, apprenticeship, voluntary work, work experience or consultancy;
- your liability as an employer, or under a contract (unless you would have been liable if that contract didn't exist);
- your liability to any family member, friend, acquaintance, colleague, or travelling companion;
- legal costs for criminal proceedings;
- punitive, exemplary or aggravated damages or any fine or penalty;
- legal costs incurred by the party to whom you are liable;
- anything you did or omitted that was malicious, intentional, or unlawful;
- animals that you, a family member, friend, acquaintance, colleague, or travelling companion own, are caring for, or are in control of;
- acts of *terrorism*;
- transmission of any *illness*; or
- anything excluded under 'E. General exclusions – things we never cover' (page 40).

E.

General exclusions – things we never cover

These general exclusions apply to the whole *policy*. These exclusions apply throughout your *period of insurance* – including before your *journey*, and while you're on your *journey*.

We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

Events out of your control

E.1

Biological or chemical

Anyone using, or threatening to use, biological or chemical materials, substances, or compounds to:

- harm people;
- kill people; and/or
- create public fear.

E.2

Governmental or official

A federal, state, territory or local government or official authority's:

- directive;
- restriction;
- prohibition;
- quarantine; or
- detention.

Examples include a government or official authority:

- closing borders;
- declaring *epidemic* or *pandemic* restrictions, such as a lockdown; or
- seizing items.

E.3 Natural event

Your travel to a country or destination where a *natural event* has occurred before the *date your insurance starts*.

Some examples of *natural events* are:

- snowstorms;
- floods;
- wildfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

E.4 Nuclear

Anyone using, or threatening to use:

- nuclear weapons and other nuclear materials;
- ionising radiation; and/or
- radioactive contamination from any nuclear waste or combusting nuclear fuel.

In this exclusion, combustion is any self-sustaining process of nuclear fusion or fission.

E.5 War and violence

Any:

- riot or civil commotion;
- acts of foreseeable violence;
- acts involving military operations; and/or
- war, invasion, or civil war – whether it's declared or not.



Exception

Riot or civil commotion if you've already departed for your specific destination before the commotion starts and you take reasonable care to avoid it.

Travel

E.6 Cruises

Medical treatment on, or evacuation from a cruise.

E.7 Aircraft crew member

Activity as a member of an aircraft crew.

E.8 Hitchhiking

This includes you picking up a hitchhiker or being a hitchhiker yourself.

E.9 Where you haven't paid a fare for air or sea travel

You while you're on one of the following as anything other than a fare-paying passenger:

- a *scheduled transport* service in the air or sea;
- a crewed charter vessel; or
- a sightseeing air tour from one location back to that location.

You are a fare-paying passenger if any of the following apply:

- you bought a ticket for your air or sea travel;
- you bought a ticket using frequent flyer points, or a similar loyalty programme to travel; and/or
- you're travelling as part of a prize for a promotion or an employee incentive scheme.

E.10 Work

Work, including volunteer work, while you're on your *journey*.



Exceptions

We cover non-manual work that includes any of the following:

- attending a work conference or business meeting;
- attending a trade fair;
- attending a business training course; and/or
- non-manual work based in an office.

Health and medical conditions

E.11 Changes to your health

Any *change to your health*, whether it's *diagnosed* or undiagnosed.

We won't cover any:

- new undiagnosed *illness* or *injury*;
- changes to *covered conditions*, including changes to the prognosis (unless an exception below applies); or
- newly *diagnosed illness* or *injury* (unless an exception below applies).



Exceptions

- any new *diagnosed illness* or *injury* if we confirm the changes as a *covered condition* (see page 19); and
- changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 19).

E.12 Medical conditions

Any of the following:

- sexually transmitted infections, unless it's HIV and a *covered condition*;
- travel exhaustion;
- travel against medical advice;
- you refusing to return to New Zealand or evacuate to another location after our medical team advises you can safely do so;
- having an elective or a cosmetic procedure or treatment; and/or
- complications relating to an elective or cosmetic procedure or treatment, unless it happened before the *date your insurance starts* and it is a *covered condition* under your *policy*.



Exceptions

- any new *diagnosed illness or injury* if we confirm the changes as a *covered condition* (see page 19); and
- changes to *covered conditions*, if we confirm the changes as a *covered condition* (see page 19).

E.13 Pre-existing medical condition

Any *pre-existing medical condition*, whether it's *diagnosed* or undiagnosed.



Exception

A *pre-existing medical condition* if it's a *covered condition*.

E.14 Pregnancy

Any of the following:

- pregnancy after the 24th week of gestation (after 23 weeks and 6 days);
- pregnancy up to the 24th week of gestation, when you knew about complications before the *date your insurance starts*;
- common symptoms of pregnancy, such as breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea; and/or
- medical treatment related to an uncomplicated pregnancy.

E.15 Private hospital and medical treatment

Private hospital or medical treatment where public funded services or care is available, including under any reciprocal health agreement between the Government of New Zealand and the government of any other country. If you are in a country that has a reciprocal health agreement with New Zealand, you must first seek public hospital treatment under that reciprocal health agreement.

E.16 Self-harm

You deliberately harming yourself, including suicide or attempted suicide, or if your self-harm causes an *illness or injury*.

Sports and activities (taking part and training during your period of insurance)

E.17 Adventure activities

- Abseiling;
- black water rafting;
- bungee jumping;
- caving;
- hang gliding;
- land yachting;
- outdoor rock climbing;
- parachuting;
- paragliding;
- parasailing;
- white water kayaking; and
- white water rafting.



Exception

The above adventure activities when you're taking part with a licensed operator, following their safety instructions, and wearing all required safety equipment.

E.18 Any sport or activity where you don't follow instructions

Any sport or activity where you have been given safety instructions and don't follow them.

E.19 Competing for money

Any competitive sport where you can win money.

E.20 Contact sport

Physical contact during a contact sport where the rules allow it (either deliberate or incidental).

E.21 Extreme activities

Extreme activities, including, but not limited to:

- ATV and quad bikes;
- BASE jumping;
- hunting;
- kitesurfing;
- micro light flying;
- motor sports;
- winter sports;
- rodeo; and
- potholing.

E.22 Mountaineering, hiking, trekking, or tramping

Mountaineering, hiking, trekking, or tramping if any of the following apply:

- a reasonable person would use climbing equipment (such as ropes or rock-climbing equipment) or oxygen;
- you're at an altitude of above 3,000 metres; and/or
- you're at an altitude of between 1,500 and 3,000 metres and you're climbing, or intend to climb (ascending or descending), more than 500 metres a day.

E.23 Ocean yachting

Ocean yachting.



Exception

If you're both:

- within 12 nautical miles, or 22.2 kilometres, of populated land; and
- in an area with access to telecommunication and medical services.

E.24 Professional sport

Any *professional* sport.

E.25 Racing

Any time you are racing, including against time or in timed events, of any sort.



Exception

You are racing solely on foot.

E.26 Remote touring

Any touring in an area with limited or no telecommunications or medical services.



Exception

If you are travelling as part of a licensed organised tour.

E.27 Riding a moped and motorbike

Any time you are riding a moped and motorbike during your *journey* – this includes you driving or being a passenger on any two-wheel bike (including motorbike taxi or rideshare).

E.28 Skiing and snowboarding

Any time you are skiing or snowboarding, or on the mountain to ski or snowboard during your *journey*.

E.29 Underwater activities

Underwater activities that involve using artificial breathing equipment.



Exception

If you hold an open-water diving certificate, or you're diving with a qualified instructor.

You putting yourself in danger

E.30 Alcohol, solvents, and drugs

Any of the following:

- you being under the influence of alcohol, solvents, or drugs – including your conduct while under their influence;
- addiction to alcohol, solvents, or drugs.



Exception

If you used a drug that is prescribed to you and took that drug as directed.

E.31 Illegal activities

Your illegal activity.

E.32 Personal safety

You intentionally or recklessly risking your personal safety.



Exception

If you risked your personal safety when trying to save someone's life.

E.33 Prostitution

Prostitution, including using or providing prostitution services.

E.34 Scams and fraud

Any scam or fraud that you could have reasonably anticipated or avoided.

E.35 Travel advisory issued before the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Avoid non-essential travel' has been published on www.safetravel.govt.nz before the *date your journey starts*.

E.36 Travel advisory issued after the date your journey starts

You travelling to a country or destination where a travel advisory of 'Do not travel' or 'Avoid non-essential travel' has been published on www.safetravel.govt.nz after the *date your journey starts* but before you leave your current location for that country or destination.

E.37 Unknown people

Someone invited to your accommodation, or you visiting a stranger's accommodation.

Other

E.38 Animals

Animals that you, a friend, or family member own, are caring for, or are in control of.

E.39 Consequential loss

Any consequential loss. A consequential loss is a secondary or indirect loss, such as your loss of income.

E.40 Non-financial loss

Non-financial losses. This includes losing the ability to enjoy or use something.

E.41 Other persons' losses

Costs or losses that aren't yours.



Exception

Claims under '[D.3 Personal liability](#)' (page 38).

E.42 Our instructions

You if you haven't followed both:

- our instructions; and
- instructions from *Emergency Assistance*.

E.43 Period of insurance

Costs, losses or liabilities incurred outside your *period of insurance*.

E.44 Personal property

Any items of personal property, including but not limited to:

- prescription glasses/contact lenses;
- blood pressure monitors;
- CPAP machines;
- breast pumps;
- hearing aids;
- infusion pumps;
- glucose meters;
- thermometers;
- oximeters;
- oxygen nebulisers;
- ECG monitors; and
- electronic massagers.



Exception

Where you are unable to perform at least one of the five *activities of daily living* without assistance from an item of personal property, we will cover the reasonable costs of repair or replacement with a functional equivalent until the earlier of the date of when you are repatriated to New Zealand or the *date your journey ends*.

E.45 Services from friends and family

Services, such as health care, accommodation, meals or transport, that you paid a family member or friend for.

F.

Definitions – words with specific meanings

This section explains the definitions of specific terms in this *policy*.

Words or phrases with specific meanings are in *italics*. In addition to the words in italics, the following words also have specific meanings:

- ‘we’, ‘us’, and ‘our’; and
- ‘you’, ‘your’, and ‘yourself’.

To improve the readability of this document, they have not been put in italics.

These definitions apply to the singular and plural variations of each term and their contractions.

Activities of daily living

- bathing and showering;
- dressing and undressing (including grooming);
- eating and drinking;
- using a toilet to maintain personal hygiene; and
- moving to or from place to place by walking, walking aid or wheelchair.

Certificate of Insurance

The latest certificate detailing the cover you have bought, including any options you have bought. The certificate also shows the *period of insurance*. We email the certificate to the main policyholder to confirm we have issued a *policy* to you.

Changes to your health

Any new *illness, injury or health symptom*, or change to a *covered condition*, to which all of the following apply:

- it occurs between the *date your insurance starts* and the *date your journey starts*;
- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- any of the following apply:
 - you seek or receive medical help;
 - someone recommends you seek or receive medical help;
 - a reasonable person would seek or receive medical help; and/or
 - you are waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
- tests, investigations or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication.

A new *illness, injury or health symptom*, or change to a *covered condition* doesn't need a confirmed medical diagnosis to count as a *change to your health*.

Changes to a *covered condition* include any change in the prognosis, treatment or medication (including dose).

Covered condition

An *illness or injury* where any of the following apply:

- it meets our criteria of cover as part of our 'List of automatically covered pre-existing medical conditions' (page 25);
- we've confirmed cover on your medical assessment; and/or
- confirmed cover by an *Endorsement to your policy*.



Covered conditions can include:

- *pre-existing medical conditions*;
- changes to your *covered condition* (including, but not limited to, any change in the prognosis of a *covered condition*); and/or
- new *illness or injury* that develops between the *date your insurance starts* and the *date your journey starts*.

Date your insurance ends

Whichever is later:

- the *date your journey ends*; or
- the date and the time you return to New Zealand as we instructed, if your return is delayed past the *date your journey ends* because of an *unexpected event* (subject to any limitations set out in this *policy* wording).

Date your insurance starts

The *date your journey starts*.

Date your journey ends

Whichever is earlier:

- the date specified on your *Certificate of Insurance*; or
- the date and time that you return to New Zealand.

Date your journey starts

Whichever is later:

- the date as specified on your *Certificate of Insurance*; or
- the date and time that you leave New Zealand.

Dependent children

Your children, stepchildren, foster children, and grandchildren who are under 21 years old at the *date your insurance starts* and are not in full-time employment.

Diagnosed

Where a registered medical professional has confirmed you have a medical condition, and named that condition.

Doctor

Someone that all the following apply to:

- they have a current practising certificate;
- they're following any restrictions placed on them by their relevant licensing authority; and
- their scope of practice is relevant to the applicable healthcare service you are receiving from them.

Emergency Assistance

The organisation that provides you with emergency assistance services 24 hours per day, 7 days per week, on behalf of Southern Cross Travel Insurance.

Endorsement to your policy

A written change to your existing travel insurance contract with us that changes the terms of the original *policy*.

Epidemic

Epidemic means an *illness* which has been declared, announced or notified as an *epidemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Excess

The amount we subtract from claims we pay where an excess applies. You select the amount of *excess*, and your *Certificate of Insurance* shows this amount.

Health symptom

A sign or symptom of an *illness* or *injury*.

Illness

Any:

- conditions (such as physical, mental, dental, pregnancy, and chronic conditions);
- sicknesses; and/or
- diseases.

Injury

Any physical or mental damage or harm caused solely and directly by either an accident or assault.

Journey

Your time away from New Zealand, which commences on the *date your journey starts* and ceases on the *date your journey ends*.

Medical expenses

Costs directly related to the investigation and treatment of *injury* or *illness*, given or prescribed by a registered medical practitioner.

Natural event

An event caused by natural processes of the earth. Some examples of *natural events* are:

- snowstorms;
- floods;
- wildfires;
- cyclones;
- tornadoes;
- volcanic eruptions;
- earthquakes; and
- tsunamis.

Non-dependent child

Any child who is under 18 years old and doesn't meet our definition of a *dependent child*.

Pandemic

Pandemic means an *illness* which has been declared, announced or notified as a *pandemic* or public health emergency of international concern by the U.S. Center for Disease Control and Prevention, the World Health Organization or the Government of New Zealand.

Period of insurance

The time from the *date your journey starts* to the *date your journey ends*.

Policy

The contract of insurance between you and us. The *policy* consists of all the following:

- this *policy* wording;
- your latest *Certificate of Insurance*;
- your medical assessment; and
- any special terms and conditions we've sent you (including any *Endorsement to your policy*) to confirm any addition or variation of your *policy*.

Pre-existing medical condition

Any *illness, injury, or health symptom* to which all the following apply:

- you were aware of the *illness, injury or health symptom*, or a reasonable person in the circumstances could be expected to have been aware of it before the *date your insurance starts*;
- in the three years before the *date your insurance starts*, any of the following applied:
 - you sought or received medical help;
 - someone recommended you seek or receive medical help;
 - a reasonable person would have sought or received medical help; and/or
 - you were waiting for medical help.

In this definition, 'medical help' means any of the following:

- advice from a health professional;
- tests, investigations, or specialist consultations;
- care, treatment, or medical attention, including surgery; and/or
- medication or a script for medication.

An *illness, injury, or health symptom* doesn't need a medical diagnosis to count as a pre-existing condition.

Professional

Any activity for which participants are paid for their performance, as opposed to amateur activities.

Scheduled transport

Air, rail, sea, or road transport that is both:

- run by an established and licensed passenger-carrying service, tour operator, or public transport service; and
- providing regular, *scheduled transport* for fare-paying passengers.

Terminal condition

A medical *illness*, disease, or condition that's likely to result in death and that a *doctor* has given a terminal prognosis.

Terrorism

Any act, or preparation for action, designed to influence a government or any political division in pursuit of political, religious, or ideological gain or with the purpose of intimidating the public.

Unexpected event

Something that happens during your *period of insurance* and is all the following:

- sudden, unforeseeable, or unintended;
- outside of your control; and
- something you could not have reasonably expected or avoided.

We, us and our

Southern Cross Travel Insurance.

You, your and yourself

The insured people named on your *Certificate of Insurance*.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

KHI-IMONZ-1-0825

Kiwi Holiday Insurance

SALES AND GENERAL ENQUIRIES

Company No. 4615979
Business No. 9429030084971
PO Box 106814
Auckland City 1143
(Level 7/C, 17 Albert Street, Auckland CBD 1010)

Ph: 09 281 5581 or 0800 101 007

sales@kiwiholidayinsurance.co.nz

www.kiwiholidayinsurance.co.nz

CLAIMS ENQUIRIES

0800 531 613 (within New Zealand)

24 HOUR EMERGENCY ASSISTANCE CALL

Emergency Assistance

+64 3 962 1685 (reverse charge from overseas)

This policy is distributed by
**Kiwi Holiday Insurance Ltd Company No. 4615979,
Level 7/C, 17 Albert Street, Auckland CBD 1010**

This insurance is underwritten by
**Southern Cross Benefits Limited trading as Southern Cross Travel Insurance,
Company No. 113830, Business No. 9429032102338**